



**“FACTORS INFLUENCING CUSTOMERS’  
DECISION IN CHOOSING ASNB UNIT TRUST  
PRODUCTS:  
CASE STUDY ON ASNB KUALA TERENGGANU”**

**MOHD AMIRUL SHAFEEQ BIN MOHD SOHAIMI**

**2011406718**

**BACHELOR OF BUSINESS ADMINISTRATION**

**(HONS) MARKETING**

**FACULTY OF BUSINESS AND MANAGEMENT**

**UNIVERSITI TEKNOLOGI MARA KELANTAN**

**JUNE 2013**

## **ACKNOWLEDGEMENT**

Alhamdulillah, thanks to Allah S.W.T for giving me the strength, patience and interest in preparing this thesis. I am most grateful to Allah S.W.T, for the completion of my research. This project is beneficial for me as it will give me the knowledge about how to start and finish the research.

This research is part of my continuous assessment for my practical training. By completing this coursework, I have finally fulfilled my first requirement in this subject. I also would like to apologize for incompleteness in presenting this final year project.

Mostly, I would also like to thank my lecturer, PM MOHD NASIR BIN MUDA for all his hard work and guidelines given in making this research complete in the exact due date. I would like to thank my second examiner, EN NADI @ LATIF BIN BACHO and all my friends for giving full cooperation in completing this research. Special thanks to classmate for their advice and help.

Lastly, to my family who has always offered their prayers towards my success. I am expressing grateful thanks to all. May Allah bless all and reward all accordingly.

## TABLE OF CONTENTS

	Pages
Acknowledgement	ii
Letter of Transmittal	iii
Letter of Declaration	iv
Abstract	x
<b>CHAPTER 1: INTRODUCTION</b>	
1.0 An Overview	1
1.1 Background of Study	1
1.2 Background of the Company	2
1.3 Problem Statement	6
1.4 Research Objectives	8
1.5 Research Questions	9
1.6 Research Hypotheses	10
1.7 Scope of Study	12
1.8 Significance of Study	12
1.9 Limitation of Study	14
1.10 Definition of Terms	15
<b>CHAPTER 2: LITERATURE REVIEW</b>	
2.0 Introduction	16
2.1 Consumer Buying Behavior	16
2.2 Factors Influence Customers' Decision in Choosing ASNB Unit Trust Products	
2.2.1 Dividend	19
2.2.2 Promotion	22
2.2.3 Risks	24

## **CHAPTER 3: RESEARCH METHODOLOGY**

3.0	An Overview	27
3.1	Research Design	27
3.2	Descriptive Research	27
3.3	Research Population	28
3.4	Sampling	
	3.4.1 Convenience Sampling	28
3.5	Data Collection Methods	
	3.5.1 Primary Data	
	3.5.1.1 Questionnaire	29
	3.5.2 Secondary Data	
	3.5.2.1 Books	30
	3.5.2.2 Articles / Journals	30
	3.5.2.3 Internet	30
3.6	Procedures of Data Analysis	
	3.6.1 Frequency Distribution Analysis	31
	3.6.2 Reliability Analysis	31
	3.6.3 Pearson Correlation Analysis	32
	3.6.4 Regression Analysis	32

## **CHAPTER 4: DATA FINDING AND ANALYSIS**

4.0	Introduction	34
4.1	Frequencies Distribution Analysis	34
4.2	Reliability Analysis	
	4.2.1 Reliability Analysis for Dividend	42
	4.2.2 Reliability Analysis for Promotion	42
	4.2.3 Reliability Analysis for Risks	42
	4.2.4 Reliability Analysis for Customers' Decision	42
4.3	Regression Analysis	
	4.3.1 Multiple Regressions	43

## **ABSTRACT**

The purpose of this study was to examine the factors influencing customers' decision in choosing ASNB unit trust products. There are three independent variables that been studies which are dividend, promotion and risks. Researcher tries to identify what is the most influencing factor that affects customers' decision in choosing ASNB unit trust products. Researcher used primary and secondary data for analysis. Structure questionnaires had been used for the primary data collection. The researcher distributed the questionnaires to customers at ASNB Kuala Terengganu. In order to provide an adequate level of confidence to this study, 100 sample sizes of respondents were selected. The data collected was then tested on its reliability and further analyzed using frequency analysis. Pearson Correlation analysis used to test the hypotheses in this research as well as regression analysis. The findings of this study suggest that all the independent variables seem to have positive relationship with dependent variable. Other than that, the result indicates that a risk is the most influencing factor that affects customers' decision in choosing ASNB unit trust products. Based on the result obtained, researcher suggests some recommendations to ASNB. Firstly, ASNB can improve their promotional strategies by increasing their advertising in the electronic media and printed materials. Secondly, ASNB should put more effort towards Minggu Saham Amanah Malaysia (MSAM) because this program is one of the medium that will help people enhance knowledge and information about ASNB and PNB. Lastly, ASNB should employ more sales executives since it is effective strategy in persuading customers to invest in ASNB unit trust products.